

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Roger S. Ramos
577 Canyon Dr.
Bonita, CA 91902-4209

Case number: 09-05633-LT7
Chapter: 7
Judge Laura S. Taylor

Social Security No.: xxx-xx-6665
Debtor: No Known Aliases

Leticia Y. Ramos
577 Canyon Dr.
Bonita, CA 91902-4209

Social Security No.: xxx-xx-4161
Joint Debtor: No Known Aliases

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/4/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-05633User: admin
Form ID: bl8Page 1 of 1
Total Noticed: 23

Date Rcvd: Aug 05, 2009

The following entities were noticed by first class mail on Aug 07, 2009.

db/jdb Roger S. Ramos, Leticia Y. Ramos, 577 Canyon Dr., Bonita, CA 91902-4209
 aty +Lawrence R. Fieselman, Pacific Law Center, 3636 Nobel Drive, Suite 475,
 La Jolla, CA 92122-1064
 tr +Nancy Wolf, P.O. Box 420448, San Diego, CA 92142-0448
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
 San Diego, CA 92108-4424
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
 Bethlehem, PA 18025-0025
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
 Sacramento, CA 94280-0001
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
 11829548 +Bank Of America, P.O. Box 17054, Wilmington, DE 19884-0001
 11829551 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
 Simi Valley, CA 93062-5170
 11829555 No Island Fin Credit U, 2300 Boswell Rdrd, Chula Vista, CA 91914
 11829556 +Wells Fargo Card Ser, Po Box 5058, Portland, OR 97208-5058

The following entities were noticed by electronic transmission on Aug 05, 2009.

tr +EDI: QNWOLF.COM Aug 05 2009 20:23:00 Nancy Wolf, P.O. Box 420448,
 San Diego, CA 92142-0448
 smg EDI: CALTAX.COM Aug 05 2009 20:28:00 Franchise Tax Board, Attn: Bankruptcy,
 P.O. Box 2952, Sacramento, CA 95812-2952
 smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee,
 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
 Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
 11829545 +EDI: BECKLEE.COM Aug 05 2009 20:23:00 American Express, c/o Becket and Lee, Po Box 3001,
 Malvern, PA 19355-0701
 11829548 +EDI: BANKAMER2.COM Aug 05 2009 20:28:00 Bank Of America, P.O. Box 17054,
 Wilmington, DE 19884-0001
 11829547 +EDI: BANKAMER.COM Aug 05 2009 20:23:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
 Po Box 26012, Greensboro, NC 27420-6012
 11829546 +EDI: BANKAMER.COM Aug 05 2009 20:23:00 Bank Of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410-8119
 11829549 EDI: CAUT.COM Aug 05 2009 20:28:00 Chase, P.O. Box 78067, Phoenix, AZ 85062-8067
 11829550 +EDI: CHASE.COM Aug 05 2009 20:28:00 Chase, 800 Brooksedge Blvd,
 Westerville, OH 43081-2822
 11829552 +EDI: DISCOVER.COM Aug 05 2009 20:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 11829553 +E-mail/Text: joeydeleon@downeysavings.com Downey Savings & Loan,
 3501 Jamboree Rd, Newport Beach, CA 92660-2980
 11829554 +EDI: HFC.COM Aug 05 2009 20:23:00 HSBC / Costco, Attention: Bankruptcy Dept, Po Box 15522,
 Wilmington, DE 19850-5522
 11929858 EDI: RECOVERYCORP.COM Aug 05 2009 20:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 11829556 +EDI: WFFC.COM Aug 05 2009 20:28:00 Wells Fargo Card Ser, Po Box 5058,
 Portland, OR 97208-5058

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust United States Trustee Office

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2009

Signature:

